

FIG. 1

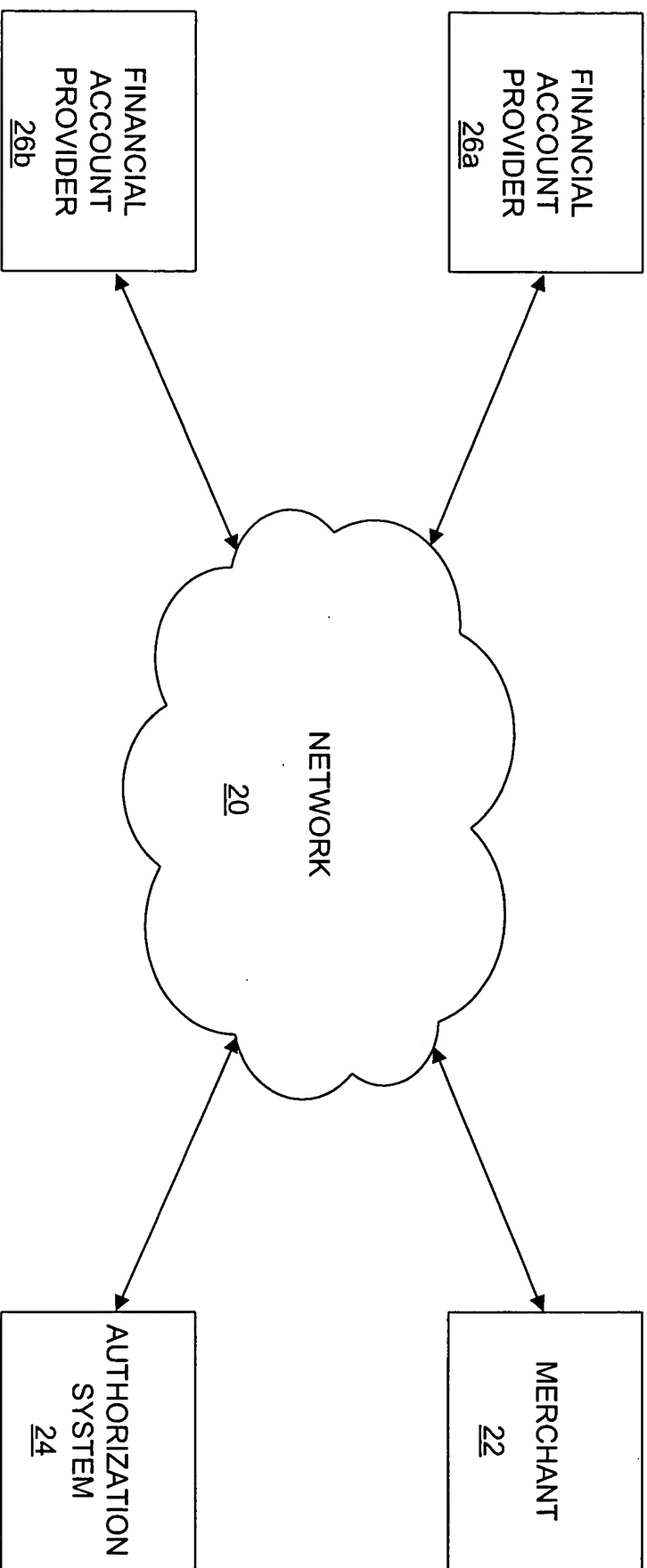


FIG. 2A

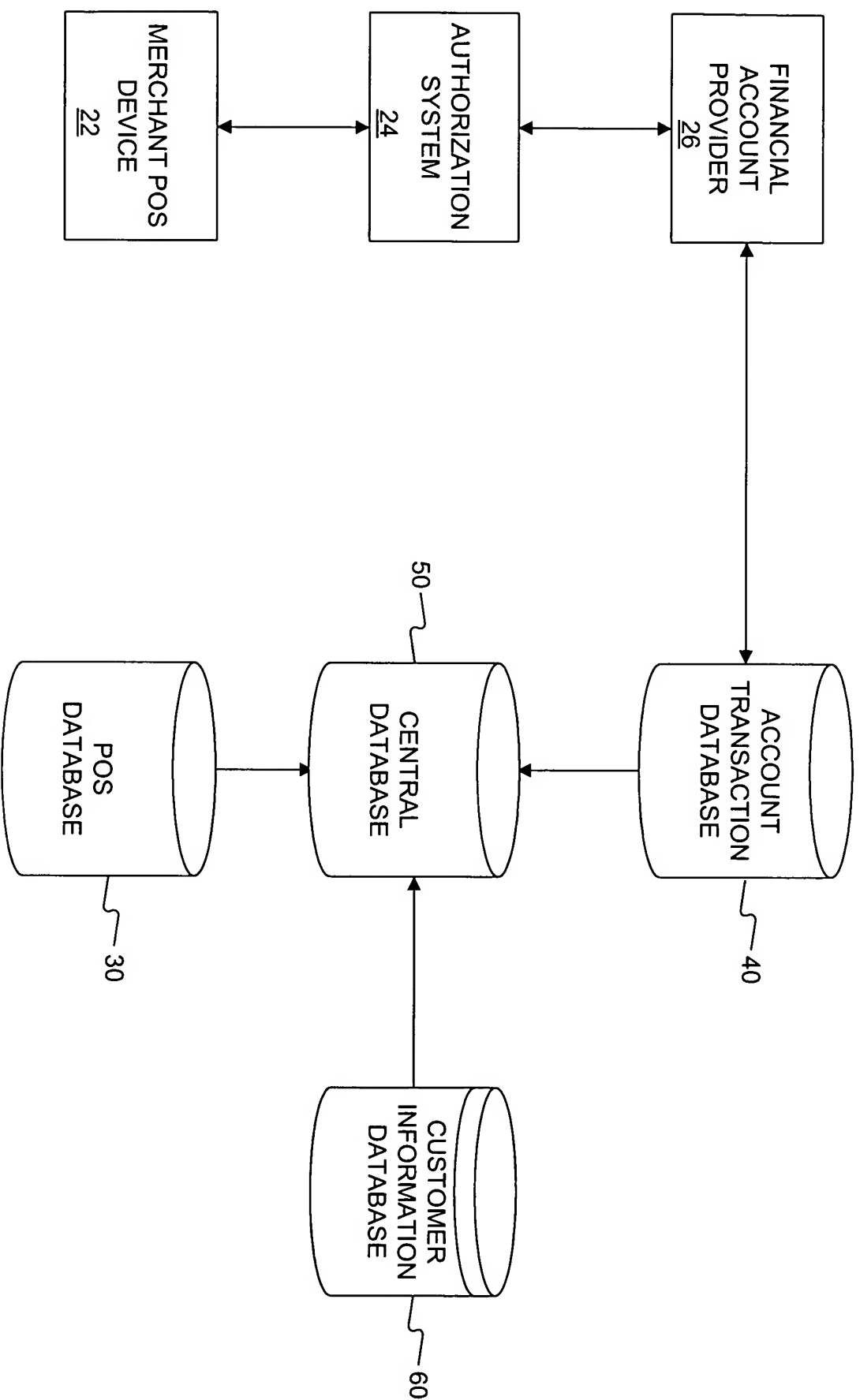


FIG. 2B

FINANCIAL ACCOUNT
PROVIDER 26

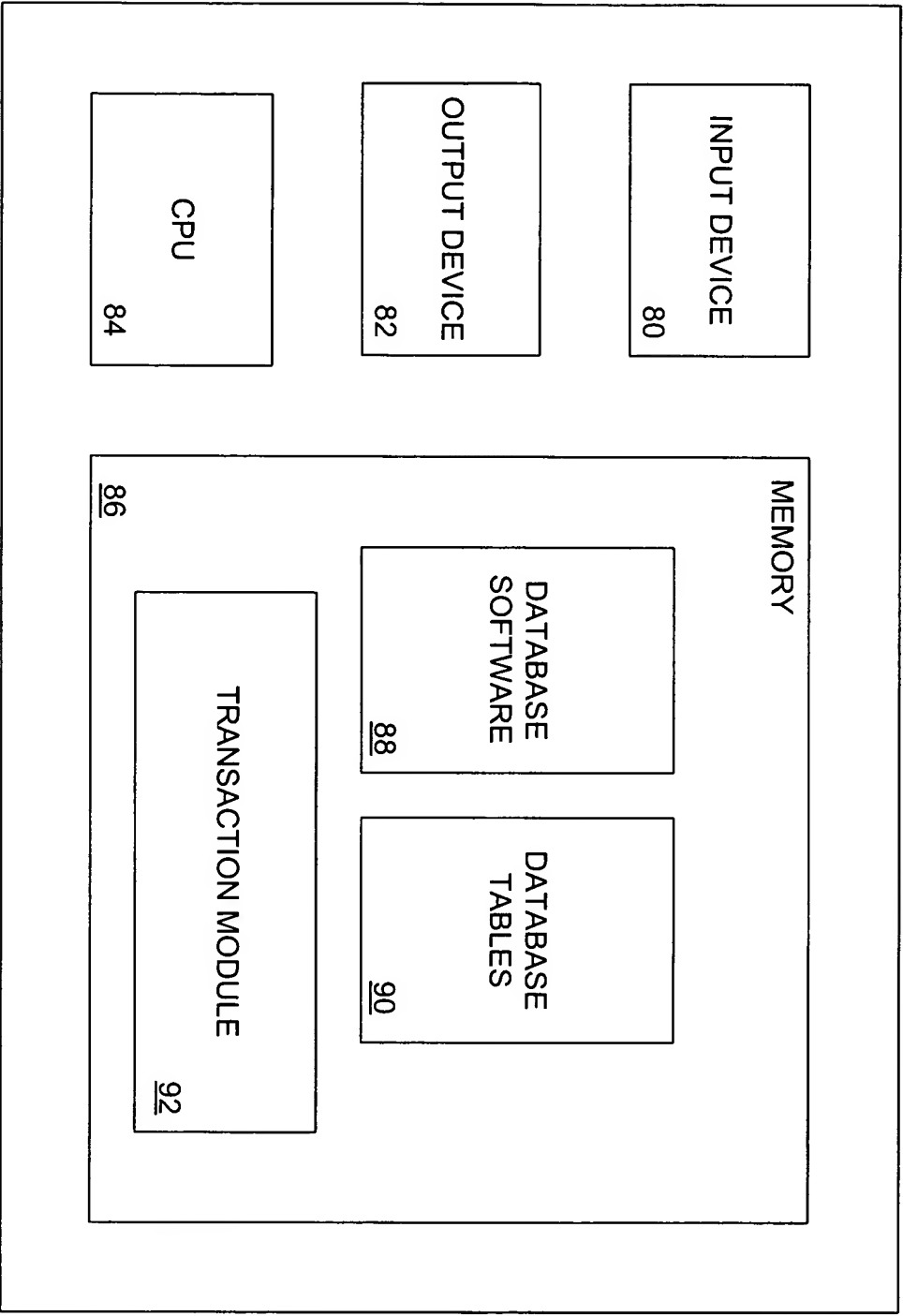


FIG. 2C

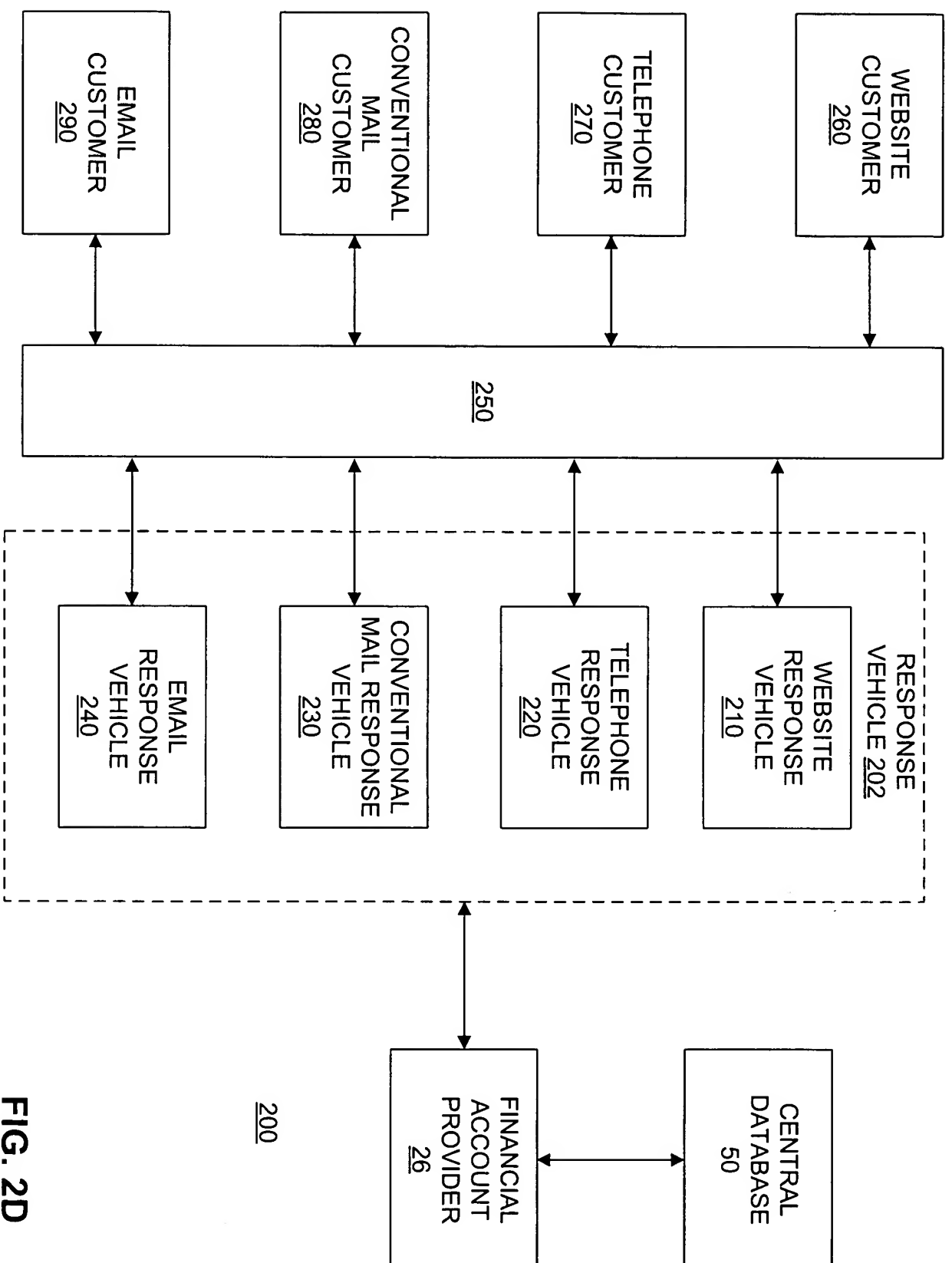


FIG. 2D

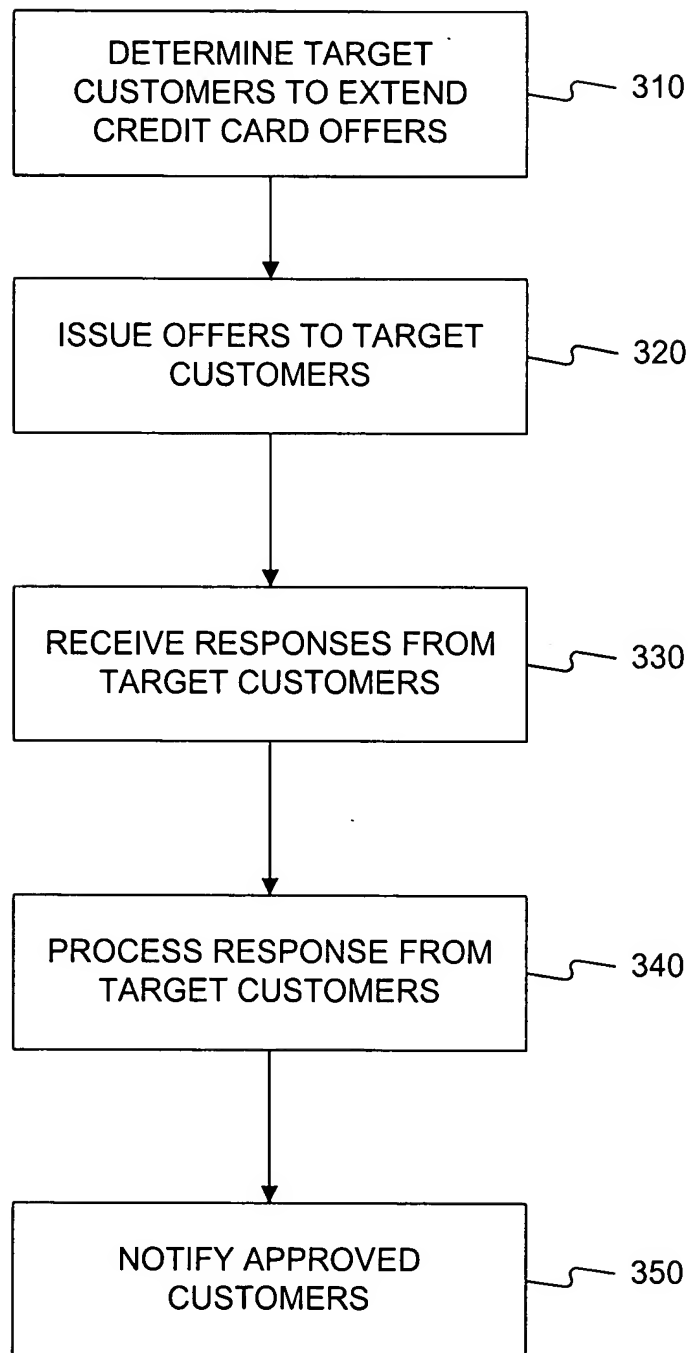


FIG. 3

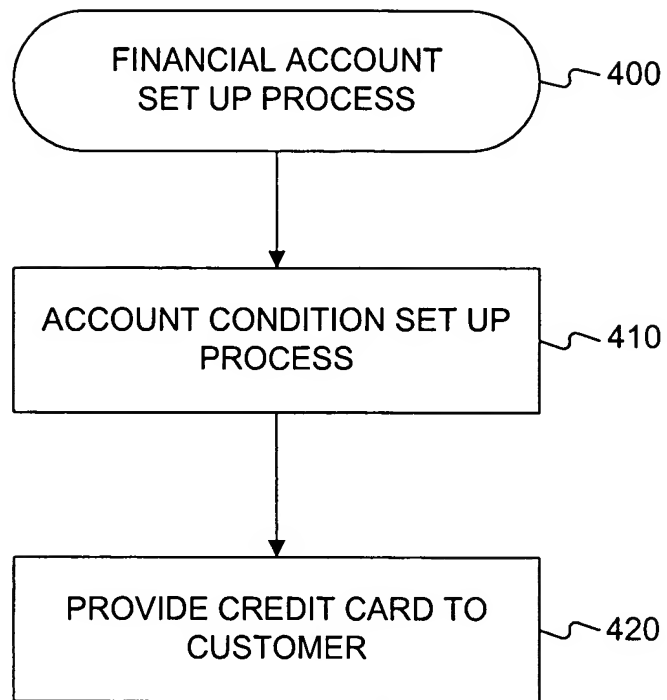


FIG. 4

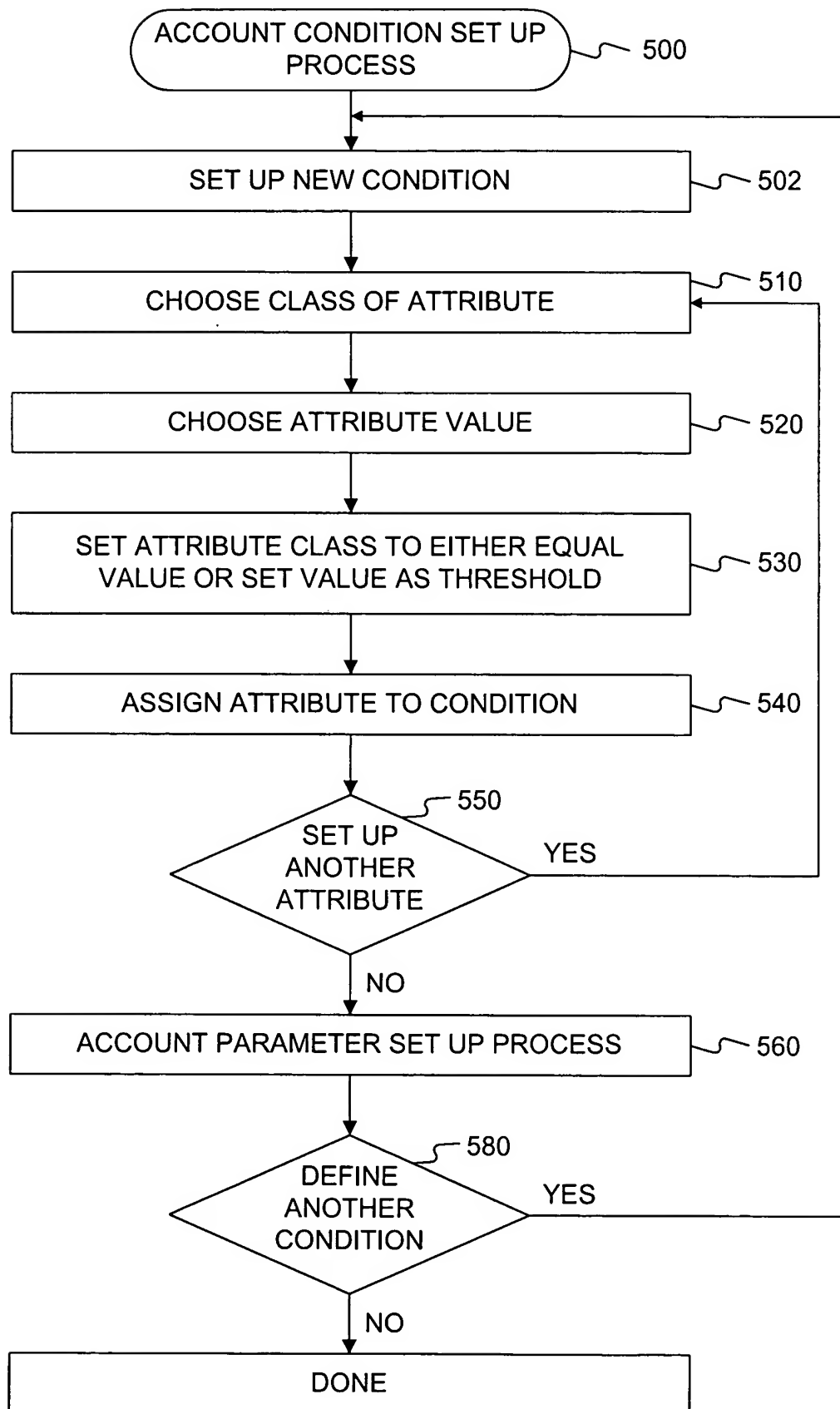


FIG. 5

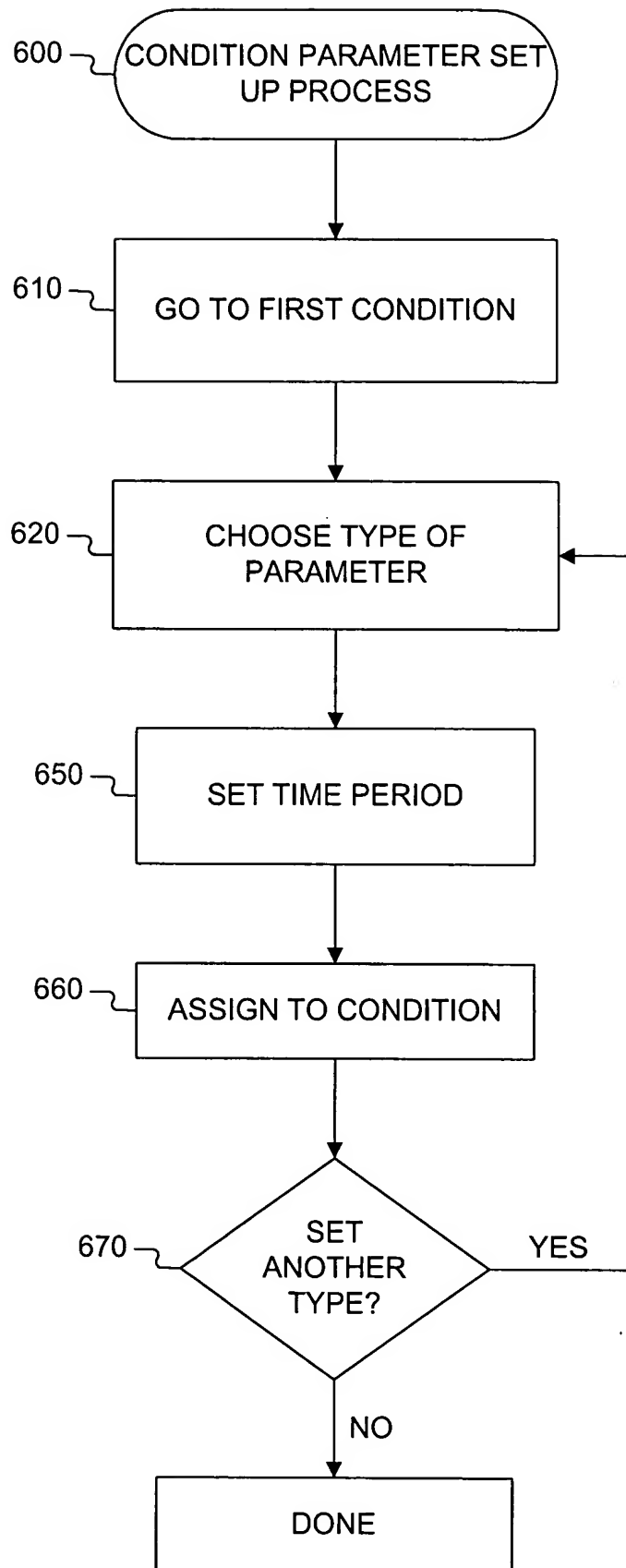


FIG. 6

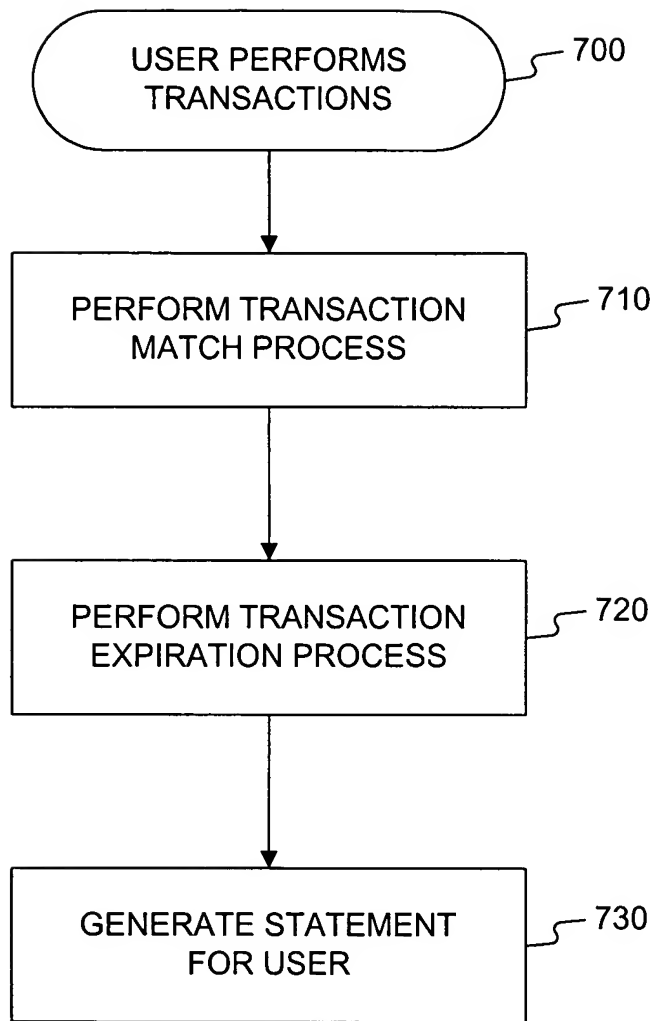


FIG. 7

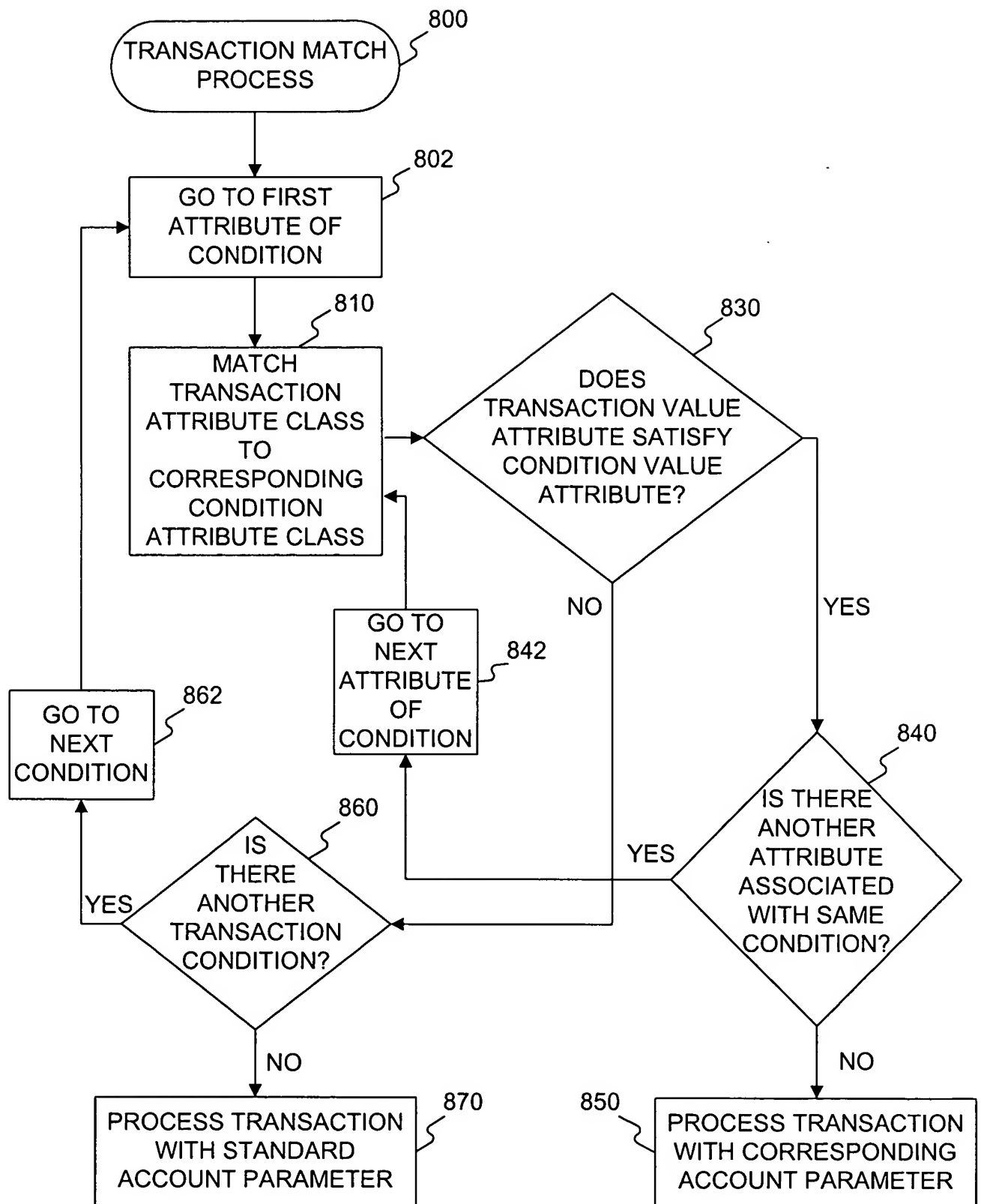


FIG. 8

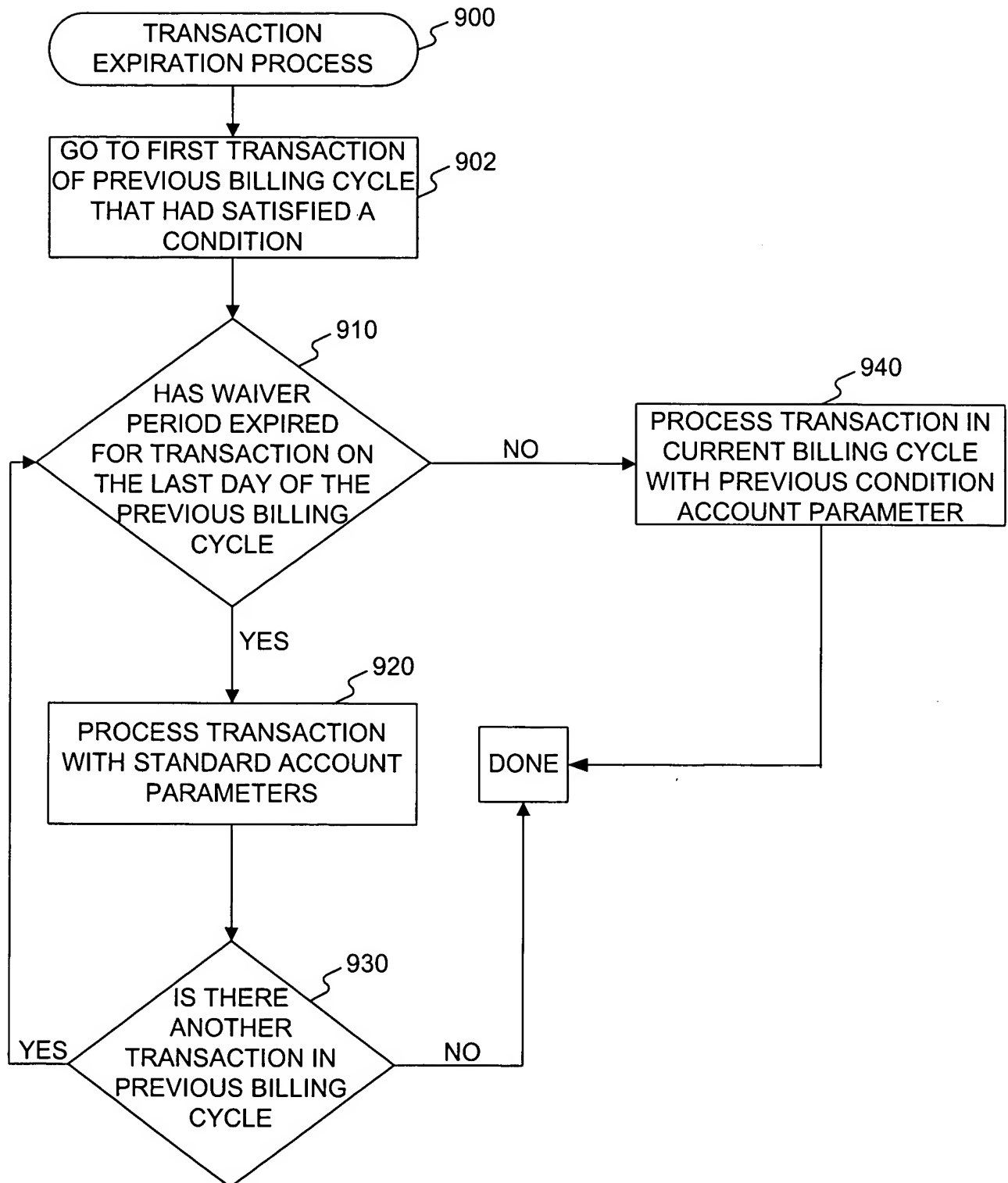


FIG. 9

Billing Statement 1000

BANK X

Account Summary 1012

Previous Balance \$ 580.03
 Payments, Credits and Adjustment \$ 15.00
 Transactions \$ 2151.95
 Finance Charges \$1.38

1010 Condition 1, Condition 2, Condition 3
 Benefit Credit Card
 Page 1 of 2
 17 April - 16 May 2002

1020
 Payments, Credits and Adjustments

1	03 May	Payment Received	\$ 15.00
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Transactions	<u>1030</u>	<u>1032</u>	<u>1034</u>	<u>1036</u>	<u>1038</u>
1	20 April	Delta	Fairfax, VA	\$650.00	
2	22 April	Exxon	Fairfax, VA	\$ 14.40	
3	23 April	Rooms to Go	Fairfax, VA	\$980.00	
4	23 April	Our Eyes	Atlanta, GA	\$101.94	
5	28 April	Houston	Atlanta, GA	\$112.84	
6	28 April	Home Depot	Fairfax, VA	\$ 44.03	
7	30 April	Safeway	Washington, DC	\$ 6.00	
8	2 May	Borders	Atlanta, GA	\$123.99	
9	8 May	Safeway	Fairfax, VA	\$122.20	
10	9 May	Borders	Atlanta, GA	\$123.99	
11	11 May	Tires Plus	Fairfax, VA	\$ 64.55	

Finance Charges 1040

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
<u>1044</u>	Benefit Condition 1 Purchases	\$ 338.77	0%	\$.00
<u>1046</u>	Benefit Condition 2 Purchases	\$1630.00	0%	\$.00
<u>1048</u>	Benefit Condition 3 Purchases	\$ 28.20	.0137%	\$.12
<u>1050</u>	Non-Benefit Purchases	\$ 154.98	.02712%	\$1.26
	Cash	\$.00	.05425%	\$.00

FIG. 10A

BANK X

Condition 1, Condition 2, Condition 3
Benefit Credit Card

Page 2 of 2
17 April - 16 May 2002

Account Summary

Previous Balance	\$ 580.03
Payments, Credits and Adjustment	\$ 15.00
Transactions	\$2151.95
Finance Charges	\$ 1.38

Benefit Purchases Previous 1052

Purchase Date	Original Purchase Amount	Deferred Remaining Balance	Deferred Periodic Rate	Corresponding APR	Expiration Date
20 Apr 02	650.00	650.00	.02712	9.9%	20 Aug 02
23 Apr 02	980.00	980.00	.02712	9.9%	23 Aug 02
23 Apr 02	101.94	101.94	.02712	9.9%	23 Oct 02
28 Apr 02	112.84	112.84	.02712	9.9%	28 Oct 02
30 Apr 02	6.00	6.00	.02712	9.9%	30 Aug 02
8 May 02	22.00	22.00	.02712	9.9%	8 Sep 02
9 May 02	123.99	123.99	.02712	9.9%	9 Nov 02

Benefit Promotional Purchases Currently 1060

Purchase Date	Original Purchase Amount	Deferred Remaining Balance	Deferred Periodic Rate	Corresponding APR	Expiration Date
20 Apr 02	650.00	650.00	.02712	9.9%	20 Aug 02
23 Apr 02	980.00	980.00	.02712	9.9%	23 Aug 02
23 Apr 02	101.94	101.94	.02712	9.9%	23 Oct 02
28 Apr 02	112.84	112.84	.02712	9.9%	28 Oct 02
30 Apr 02	6.00	6.00	.02712	9.9%	30 Aug 02
8 May 02	22.00	22.00	.02712	9.9%	8 Sep 02
9 May 02	123.99	123.99	.02712	9.9%	9 Nov 02

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT ▼

FIG. 10B